

## BENEFITS MEMORANDUM

---

**TO:** All Franklin County employees

**FROM:** Franklin County Benefits & Risk Management Department

**DATE:** September 27, 2013

**SUBJECT:** Health Insurance Marketplace Notice

**NOTE:** The enclosed notice is **required** by Health Care Reform. Receipt of this notice **DOES NOT** indicate that you are eligible for or covered by any Franklin County employee health plan.

The Patient Protection and Affordable Care Act, more commonly known as Health Care Reform, passed in 2010. Over the past several years, Franklin County's health plan (through the Franklin County Cooperative Health Benefits Program) has been improved and several required notices have been distributed in order to comply with Health Care Reform.

Health Care Reform also requires Franklin County to distribute the enclosed Marketplace Notice. It provides information about the Health Insurance Marketplace – a 'market' where people can buy private health insurance. Franklin County must supply this notice to **ALL** employees – even those who are not eligible to enroll in the County's health plan, i.e. part-time, seasonal or temporary employees.

If you currently are not eligible to participate in the Franklin County employee health plan, receipt of this notice does not change your eligibility. Generally, if you are a part-time, seasonal, or temporary employee, you are not eligible to participate in the County's plan.

### **What if I already have coverage through the County?**

Franklin County's employee health plan is intended to meet minimum value and affordability requirements. This means – that in most cases – employees eligible for health plan coverage through Franklin County will not benefit from purchasing coverage through the exchange.

### **What if I'm not eligible to participate in the Franklin County employee health plan?**

Visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information about the coverage available through the Marketplace, including an online application for health insurance coverage and contact information for a Marketplace in this area.